

Information to identify the case:

Debtor 1	<u>Corey Goodall</u>	Social Security number or ITIN	xxx-xx-2646
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Natasha S. Goodall</u>	Social Security number or ITIN	xxx-xx-0302
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-28332-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Corey Goodall

Natasha S. Goodall
fka Natasha Brown

12/20/23

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Corey Goodall
Natasha S. Goodall
Debtors

Case No. 18-28332-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Dec 20, 2023

Form ID: 3180W

Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2023:

Recip ID	Recipient Name and Address
db/jdb	Corey Goodall, Natasha S. Goodall, 1767 Van Cortland Ter, Teaneck, NJ 07666-6229
cr	+ Adtalem Global Education, Payment & Account Services, 1221 N Swift Road, Ste 200, Addison, IL 60101-6105
517815232	+ Adtalem Global Education/Chamberlain, Payment & Account Services, 1221 N Swift Road, Ste 200, Addison, IL 60101-6105
517754120	Alliance One Receivables Management, Inc, 6565 Kimball Dr Ste 200, Gig Harbor, WA 98335-1206
517754146	++ FIRST JERSEY CREDIT UNION, ONE CORPORATE DRIVE, WAYNE NJ 07470-3112 address filed with court., First Jersey Cu, 245 Diamond Bridge Ave, Hawthorne, NJ 07506-1984
517754147	Gurbir S. Grehwal, RJ Hughes Justice Complex, 25 Market St # 80, Trenton, NJ 08611-2148
517754149	+ Long Island University, 1 University Plz, Brooklyn, NY 11201-5372
517754150	Massage Envy, 28 W Palisade Ave, Englewood, NJ 07631-2709
519301658	+ Residential Credit Opportunities Trust VI-A, co FCI Lender Services Inc, PO Box 27370, Anaheim Hills, CA 92809-0112
517754153	Rubin & Rothman, LLC, 1797 Veterans Hwy, Islandia, NY 11749-1537
517754154	Slater, Tenaglia, Fritz, & Hunt, PA, 395 W Passaic St Ste 205, Rochelle Park, NJ 07662-3016
517754158	The Port Authority of NY & NJ, 150 Greenwich St Fl 22, New York, NY 10007-2355
517754161	US Attorney's Office for District of NJ, Attn: Eamon O'Hagen, Esq., 970 Broad St, Newark, NJ 07102-2534

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 20 2023 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 20 2023 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Dec 21 2023 01:34:00	CAPITAL ONE Auto Finance a division of Capital One, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
cr	^ MEBN	Dec 20 2023 20:42:33	Wilmington Savings Fund Society, FSB, asOwner Tru, AMIP Management, 3020 Old Ranch Parkway, Suite, Seal Beach, CA 90740-2765
517754119	Email/Text: bankruptcy-Letters@accountcontrolholdings.com	Dec 20 2023 20:44:00	Account Control Technology, Inc, PO Box 9025, Renton, WA 98057-9025
517754121	EDI: URSI.COM	Dec 21 2023 01:34:00	Alltran Financial, LP, PO Box 722929, Houston, TX 77272-2929
517754122	Email/Text: Bankruptcies@nragroup.com	Dec 20 2023 20:44:00	American Agencies, LLC, 2491 Paxton St, Harrisburg, PA 17111-1036
517754124	+ EDI: LCIBAYLN	Dec 21 2023 01:34:00	Bayview Financial Loan, Attn: Customer Service Dept, 4425 Ponce de Leon Blvd Fl 5, Miami, FL 33146-1873
517754123	+ EDI: LCIBAYLN		

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		Dec 21 2023 01:34:00	Bayview Financial Loan, 4425 Ponce de Leon Blvd, Coral Gables, FL 33146-1873
517754125	+ EDI: LCIBAYLN		
		Dec 21 2023 01:34:00	Bayview Loan Servicing, 4425 Ponce de Leon Blvd Fl 5, Coral Gables, FL 33146-1839
517875001	+ EDI: LCIBAYLN		
		Dec 21 2023 01:34:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Boulevard, 5th Floor, BK Dept., Coral Gables, FL 33146-1839
517754127	EDI: CAPITALONE.COM		
		Dec 21 2023 01:34:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119
517754126	EDI: CAPITALONE.COM		
		Dec 21 2023 01:34:00	Capital One, Attn: Bankruptcy, PO Box 30253, Salt Lake City, UT 84130-0253
517754128	EDI: CAPONEAUTO.COM		
		Dec 21 2023 01:34:00	Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
517754129	EDI: CAPONEAUTO.COM		
		Dec 21 2023 01:34:00	Capital One Auto Finance, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
517819187	+ EDI: AISACG.COM		
		Dec 21 2023 01:34:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
517767950	+ EDI: AISACG.COM		
		Dec 21 2023 01:34:00	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517754132	EDI: CITICORP		
		Dec 21 2023 01:34:00	Citibank, PO Box 6000, Sioux Falls, SD 57117-6000
517754133	EDI: CITICORP		
		Dec 21 2023 01:34:00	Citibank/The Home Depot, PO Box 6000, Sioux Falls, SD 57117-6000
518997914	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Dec 20 2023 20:43:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
517754135	Email/Text: ebnotifications@creditacceptance.com		
		Dec 20 2023 20:43:00	Credit Acceptance, PO Box 513, Southfield, MI 48037-0513
517754134	Email/Text: ebnotifications@creditacceptance.com		
		Dec 20 2023 20:43:00	Credit Acceptance, 25505 W 12 Mile Rd Ste 3000, Southfield, MI 48034-8331
517754137	Email/PDF: creditonebknotifications@resurgent.com		
		Dec 20 2023 21:01:22	Credit One Bank NA, PO Box 98873, Las Vegas, NV 89193-8873
517754136	Email/PDF: creditonebknotifications@resurgent.com		
		Dec 20 2023 20:47:58	Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875
517754142	EDI: CITICORP		
		Dec 21 2023 01:34:00	Dsnb Bloom, PO Box 8218, Mason, OH 45040-8218
517754143	EDI: CITICORP		
		Dec 21 2023 01:34:00	Dsnb Bloomingdales, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
517754144	EDI: CITICORP		
		Dec 21 2023 01:34:00	Dsnb Macys, PO Box 8218, Mason, OH 45040-8218
517754163	EDI: CITICORP		
		Dec 21 2023 01:34:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
517754141	Email/Text: bankruptcynotices@devry.edu		
		Dec 20 2023 20:44:00	DeVry Incorporated, 3005 Highland Pkwy, Downers Grove, IL 60515-5682
517887462	EDI: Q3G.COM		
		Dec 21 2023 01:34:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517754139	EDI: MAXMSAIDV		
		Dec 21 2023 01:34:00	Dept of Ed/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
517754138	EDI: MAXMSAIDV		
		Dec 21 2023 01:34:00	Dept of Ed/Navient, Attn: Claims Dept, PO Box

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			9635, Wilkes Barre, PA 18773-9635
517754140	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Dec 20 2023 20:48:58	Dept. of Housing and Urban Devel., Attn: Single Family Branch, 451 7th St SW, Washington, DC 20410-0001
517754145	Email/Text: bknotice@ercbpo.com	Dec 20 2023 20:43:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870
519678776	+ Email/Text: mtgbk@shellpointmtg.com	Dec 20 2023 20:43:00	Goldman Sachs Mortgage Company, Attn: Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
517754148	EDI: IRS.COM	Dec 21 2023 01:34:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
517754130	EDI: JPMORGANCHASE	Dec 21 2023 01:34:00	Chase Card, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298
517754131	EDI: JPMORGANCHASE	Dec 21 2023 01:34:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
517794137	Email/PDF: resurgentbknotifications@resurgent.com	Dec 20 2023 21:00:37	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517754151	Email/Text: nys.dtf.bncnotice@tax.ny.gov	Dec 20 2023 20:44:00	NYS Department of Taxation and Finance, Bankruptcy Section, PO Box 5300, Albany, NY 12205-0300
517885364	EDI: MAXMSAIDV	Dec 21 2023 01:34:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO Box 9635, Wilkes Barre, PA 18773-9635
518223468	Email/Text: nys.dtf.bncnotice@tax.ny.gov	Dec 20 2023 20:44:00	New York State, Dept of Taxation and Finance, Bankruptcy Section, PO Box 5300, Albany, NY 12205-0300
517880603	EDI: PRA.COM	Dec 21 2023 01:34:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517754152	Email/Text: bankruptcy@rmscollects.com	Dec 20 2023 20:43:00	Recovery Management Services, Inc, PO Box 505, Linden, MI 48451-0505
517754155	EDI: AISSPRINT	Dec 21 2023 01:34:00	Sprint, PO Box 4191, Carol Stream, IL 60197-4191
517818022	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 20 2023 20:43:00	State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
517754157	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 20 2023 20:43:00	State of New Jersey, Department of Treasury, Division of Taxa, PO Box 245, Trenton, NJ 08695-0245
517754156	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 20 2023 20:43:00	State of New Jersey, N.J. Division of Taxation Bankruptcy Sec, PO Box 245, Trenton, NJ 08695-0245
517754162	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Dec 20 2023 20:48:58	US Dept. of Housing and Urban Devel., 451 7th St SW, Washington, DC 20410-0001
517754159	Email/Text: usanj.njbankr@usdoj.gov	Dec 20 2023 20:43:00	United States Attorneys Office - DNJ, attn: Civil Process Clerk, 970 Broad St, Newark, NJ 07102-2534
517754160	^ MEBN	Dec 20 2023 20:42:12	United States Department of Justice, Hon. Jeff Sessions, Attorney General, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
517754164	Email/Text: membersolutions@visionsfcu.org	Dec 20 2023 20:43:00	Visions Federal Credit Union, 24 McKinley Ave, Endicott, NY 13760-5415
519528147	^ MEBN	Dec 20 2023 20:42:34	Wilmington Savings Fund Society, FSB, as

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Owner, 3020 Old Ranch Parkway, Suite 180, Seal
Beach, CA 90740-2799

TOTAL: 53

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519678775		Goldman Sachs Mortgage Company, c/o Shellpoint Mortgage Servicing
518999833	*+	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
518997915	*+	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
518999834	*+	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
519301659	*+	Residential Credit Opportunities Trust VI-A, co FCI Lender Services Inc, PO Box 27370, Anaheim Hills, CA 92809-0112
519528148	*+	Wilmington Savings Fund Society, FSB, as Owner, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740-2799

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2023 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company NJECFMAIL@mw-law.com, nj-ecfmail@ecf.courtdrive.com
Andrew M. Lubin	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company nj-ecfmail@mw-law.com, alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor Bayview Loan Servicing LLC nj-ecfmail@mw-law.com, alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing, LLC nj-ecfmail@mw-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Bayview Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Community Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor Wilmington Savings Fund Society FSB, as Owner Trustee of the Residential Credit Opportunities Trust VI-A ehholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;ehholdren@ecf.courtdrive.com;kgardiner@HillWallack.com
Elizabeth K. Holdren	on behalf of Creditor Wilmington Savings Fund Society FSB, asOwner Trustee of the Residential Credit Opportunities Trust VI-B ehholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;ehholdren@ecf.courtdrive.com;kgardiner@HillWallack.com

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Francis T. Tarlecki

on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company Njecfmail@mwc-law.com,
ftarlecki.kashlaw@gmail.com

Kimberly A. Wilson

on behalf of Creditor Goldman Sachs Mortgage Company kimwilson@raslg.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Marie-Ann Greenberg

magecf@magtrustee.com

Melissa S DiCerbo

on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company nj-ecfmail@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com

Scott J. Goldstein

on behalf of Debtor Corey Goodall sjg@sgoldsteinlaw.com
g31979@notify.cincompass.com;goldstein.scottb107612@notify.bestcase.com;LawOfficesofScottJGoldsteinLLC@jubileebk.net

Scott J. Goldstein

on behalf of Joint Debtor Natasha S. Goodall sjg@sgoldsteinlaw.com
g31979@notify.cincompass.com;goldstein.scottb107612@notify.bestcase.com;LawOfficesofScottJGoldsteinLLC@jubileebk.net

Sindi Mncina

on behalf of Creditor Goldman Sachs Mortgage Company smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 17